



Date 6/18/21 Page 1 Primary Account XXXXXXXXXXX7151

*********AUTO**SCH 5-DIGIT 59923 17279 0.7603 AV 0.398 47 1 176

CANDY WILLIAMS 11423 SPOTTED FAWN LN BIGFORK MT 59911-7335

TOTALLY FREE CHECKING



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Account Title: CANDY WILLIAMS

Due to the pandemic, Money Market and Savings account transaction limitations and excess debit fees were temporarily removed. Effective 8/1/2021 both will be reinstated. Transfers from the account to another account or to third parties by means of preauthorized, automatic, telephonic, transfers are limited to six per calendar month. No more than six by check, draft or debit card. A \$1.00 fee will be assessed if you exceed more than six transactions listed above.

Number of Enclosures

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Account Number	XXXXXXXXXXXX7151	Statement D	ates 5/19/	21 thru 6/20/21
Previous Balance	47,598.99	Days in the	statement p	eriod 33
<pre>3 Deposits/Credits</pre>	750.00	Average Led	ger	44,918.72
23 Checks/Debits	9,587.50	Average Col	lected	44,918.72
Service Charge	.00	_		
Interest Paid	.00			
Ending Balance	38,761.49			
	Activity	in Date Order		
Date Description	-	vithdrawals	Deposits	Balance
5/20 COMENITY PAY IL	WEB PYMT	19.04-	.00	47,579,95
2420717515425	40			•
WEB				
5/20 CHASE CREDIT CRD		731.24-	.00	46,848.71

5/20 COMENITY PAY IL WEB PYMT 242071751542540	19.04-	.00	47,579.95
WEB 5/20 CHASE CREDIT CRD EPAY 021000024363316	731.24-	.00	46,848.71
WEB 5/21 PRIMARY RESIDEN PAYROLL 124000050036049	.00	300.00	47,148.71
PPD 5/21 DBT CRD 1108 05/21/21 99817645 WWW COSTCO COM	135.05-	.00	47,013.66
800-955-2292 WA Card# 0834 5/24 POS DEB 1337 05/22/21 00809358 COSTCO WHSE #0745	225.57-	.00	46,788.09



How to Balance Your Account

Reconciling your account statement is an important step to ensure that all transactions are correct and accounted for. Reconciling involves comparing the items in your checkbook which the bank has not processed and those on the bank statement but not recorded in your checkbook. Use the steps below to reconcile your checkbook to the bank statement. Glacier Family of Banks also offers an online checkbook reconciliation on each division's website. Type "checkbook" in the Search option to access it.

- Mark off each item against your checkbook. Those not marked will be outstanding
- Note any bank or other charges or automatic deposits on the statement, not in your checkbook.
- $\label{eq:Filling} \mbox{Fill in the following form to complete reconcilement.}$

Check No.	Amount	Check No.	Amount
·			
Subtotal		Subtotal	

Outstanding Items (ATM/Debit Card withdrawals, checks written but not yet charged to your account)

Checkbook Balance	\$
Add any deposits including automatic deposits not	+
yet entered in your checkbook	+
(be sure to enter them)	+
	+
Subtotal	\$
Subtract Service Charge (here and in your checkbook)	
Subtract any automatic loan payments or other	-
automatic charges not yet entered	•
in your checkbook	-
(be sure to subtract from checkbook)	-
	-
Adjusted Checkbook Balance	\$

Checking Balance (shown on the statement)	\$
Add deposits outstanding not yet credited	+
to your account (include any automatic deposits	+
expected, not yet credited)	+
	+
	+
Subtotal	\$
	-
Subtract Outstanding Items (use the subtotal	-
amount)	-
	-
	-
Adjusted Statement Balance	\$

Adjusted Checkbook Balance and Adjusted Statement Balance Should Agree

Important Information Concerning Your Account

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS ON YOUR CONSUMER ACCOUNT

Telephone us or write us at the phone number and address on the front of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1) Tell us your name and account number (if any)
- 2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information
- 3) Tell us the dollar amount of the suspected error

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

HOW FINANCE CHARGES ARE CALCULATED ON OVERDRAFT CHECKING AND LINES OF CREDIT

- A. Finance charges are imposed on principal advances under your line and begin to accrue on the day an advance is posted to your line: THERE IS NO GRACE PERIOD. We figure (a portion of) the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "daily balance" we take the beginning balance of your account each day, add any new (purchases/advances/loans), and subtract any payments or credits (and unpaid finance charges). This gives us the daily balance. Then, we add up all the daily balances the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".
- New Balance Calculation

The New Balance shown on the face of this statement is calculated by (1) Starting with the "Beginning Balance" (the New Balance from the previous month's statement) (2) subtracting total payments and (3) adding total advances (including, if applicable, Credit Life premiums, check printing charges, redia23cap -0.99001 - Bole Doc#: 35-38 Filed: 11/15/23 Page 2 of 4

miscellaneous charges outlined in your loan agreement) and (4) adding total Finance Charges.

C. Payments

The minimum periodic payment shown on the front of this statement:

- 1) will, in the case of OVERDRAFT PROTECTION LINE OF CREDIT, be automatically deducted from your checking account at the end of each billing cycle normally thirty (30) days
- 2) must, in the case of LINE OF CREDIT ACCCOUNTS, be delivered or mailed with the coupon section of this statement and check, money order or cash to the bank of account.

Payments shall be applied first to any unpaid Finance Charges and second to the principal balance outstanding.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

Your name and account number

The dollar amount of suspected error

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

REPURCHASE AGREEMENT AND FDIC INSURANCE

Customer funds held in a Repurchase Agreement are not a deposit and therefore not insured by the FDIC. Such funds are subject to the terms and limitations of the Sweep Account Master Repurchase Agreement.

TOTALLY FREE CHECKING

XXXXXXXXXXXX7151 (Continued)

		Activity in Date Order		
Date	Description KALISPELL MT			Balance
5/24	Card# 0834 DBT CRD 1433 05/23/21 6020 BLUE COW ENT	4559 13.00-	.00	46,775.09
5/26	KALISPELL MT Card# 0834 VENMO PAYMENT 091000015975630	100.00-	.00	46,675.09
6/02	WEB FLATHEAD ELECTRI FEC BILL 092970820000618	63.00-	.00	46,612.09
6/04	WEB PRIMARY RESIDEN PAYROLL 124000050557619	.00	300.00	46,912.09
6/04	PPD CHASE CREDIT CRD EPAY 021000027409980	11.67-	.00	46,900.42
6/04	WEB CenturyLink SPEEDPAY 021000024076326	36.00-	.00	46,864.42
6/04	WEB CenturyLink SPEEDPAY 021000024079837	49.99-	.00	46,814.43
6/04	WEB CHASE CREDIT CRD EPAY 021000027457482	216.58-	.00	46,597.85
6/07	WEB POS DEB 1452 06/05/21 0089 COSTCO WHSE #0745 KALISPELL MT	4535 239.72-	.00	46,358.13
6/07	Card# 0834 POS DEB 1453 06/05/21 0089 COSTCO WHSE #0745 KALISPELL MT	6076 15.93-	.00	46,342.20
6/07	Card# 0834 DBT CRD 1442 06/06/21 8850 HOOPERS GARDEN CENTER KALISPELL MT	9077 9.00-	.00	46,333.20
6/07	Card# 0834 DBT CRD 1442 06/06/21 4715 COSTCO WHSE #0745 KALISPELL MT	5600 19.99-	.00	46,313.21
6/07	Card# 0834 DISCOVER E-PAYMEN 091000010844878	т 94.37-	.00	46,218.84

TOTALLY FREE CHECKING	xxxxxxxx	xxxx7151 (Cd	ontinued)	
Date Description	Activity i Wi	n Date Order thdrawals	Deposits	Balance
WEB 6/08 COMENITY PAY OH WEB 242071755442185 WEB	3 PYMT	201.66-	.00	46,017.18
		20.00-	.00	45,997.18
6/08 CHECK 6/09 VENMO PAY 091000018777308 WEB	/MENT	45.00-		45,952.18
6/14 POS DEB 1424 06/12/21 COSTCO WHSE #0745 KALISPELL MT Card# 0834		165.73-	.00	45,786.45
6/14 AMEX EPAYMENT ACH	I PMT	5,918.39-	.00	38,868.06
091000017512345 WEB		,		,
6/17 DISCOVER E-P 091000017648387 WEB	PAYMENT	198.00-	.00	38,670.06
6/18 PRIMARY RESIDEN PAY 124000051115799 PPD	/ROLL	.00	150.00	38,820.06
6/18 PAYPAL INS 091000014495430 WEB	ST XFER	58.57-	.00	38,761.49